Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Filing at a Glance

Company: Washington National Insurance Company

Product Name: 2007 WNIC GHC-7204 Rate SERFF Tr Num: CNLT-125284297 State: ArkansasLH

Increase Filing

TOI: LTC04G Group Long Term Care - Nursing SERFF Status: Closed State Tr Num: 36845

Home

Sub-TOI: LTC04G.001 Qualified Co Tr Num: State Status: Approved-Closed Filing Type: Rate Co Status: Reviewer(s): Marie Bennett, Harris

Shearer

Disposition Date: 04/30/2008

Authors: Michelle Garba, Adiza

Caldwell

Date Submitted: 09/07/2007 Disposition Status: Approved

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: 2007 WNIC GHC-7204 Rate Increase Filing Status of Filing in Domicile: Not Filed

Project Number: GHC-7204 Date Approved in Domicile: Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small

Overall Rate Impact: 25% Group Market Type: Association

Filing Status Changed: 04/30/2008

State Status Changed: 04/30/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a proposed 25% rate increase on the above referenced group nursing home insurance products. The rate increase applies to the base policy and any applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date 60 days after receipt of this filing by your Department, and in accordance with

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

These are group nursing home insurance policy forms. The situs state of the group is Illinois and we are submitting this filing to the Illinois Department of Insurance simultaneously. This filing applies to in-force policies issued in this state. These policy forms are no longer being marketed.

Although this filing is for informational purposes only, we would appreciate your acknowledgment of this filing. Please note, however, that we intend to begin implementation of the rate increase 60 days after receipt of the filing by your Department.

Enclosed are any necessary certifications, transmittals and/or filing fees as may be required by your state. If you have any questions or need additional information, please feel free to contact me.

Company and Contact

Filing Contact Information

Michelle Garba, Compliance Analyst michelle_garba@conseco.com

11825 N Pensylvania (317) 817-2554 [Phone] Carmel, IN 46032 (317) 817-2333[FAX]

Filing Company Information

(800) 888-4918 ext. 2223[Phone]

Washington National Insurance Company CoCode: 70319 State of Domicile: Indiana 11825 North Pennsylvania Street Group Code: Company Type: Health

Carmel, IN 46032 Group Name: State ID Number:

Gamel, in 40032 Group Name. State in Number.

FEIN Number: 36-1933760

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

SERFF Tracking Number: CNLT-125284297 State: Arkansas

Filing Company: Washington National Insurance Company State Tracking Number: 36845

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Per Company: No

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Washington National Insurance Company \$50.00 09/07/2007 15472124

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Correspondence Summary

Dispositions

Status Created By Created On Date Submitted

Approved Marie Bennett 04/30/2008 04/30/2008

Filing Notes

Subject Note Type Created By Created Date Submitted

On

Status Check Note To Reviewer Michelle Garba 10/08/2007 10/08/2007

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Disposition

Disposition Date: 04/30/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Item Type Item Name Item Status Public Access

Supporting Document Health - Actuarial Justification Yes

Rate GHC-7204 No

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Note To Reviewer

Created By:

Michelle Garba on 10/08/2007 10:28 AM

Subject:

Status Check

Comments:

Please provide an update on this filing.

Thanks,

Michelle Garba

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number:

TOI: LTC04G Group Long Term Care - Nursing Sub-TOI: LTC04G.001 Qualified

Home

Product Name: 2007 WNIC GHC-7204 Rate Increase Filing

Project Name/Number: 2007 WNIC GHC-7204 Rate Increase Filing/GHC-7204

Rate/Rule Schedule

Review Document Name: Affected Form Rate Rate ActionInformation: Attachments

Status: Numbers: Action:*

(Separated with

commas)

GHC-7204 GHC-7204 New NH-G 2007_AR

SERFF.pdf

Exhibit 1
Inforce Lives and Premium by State as of 12/31/2006

		Annualized		Avg Prem after
<u>State</u>	Lives	<u>Premium</u>	Avg Prem/Life	25.0% RtIncr
AL	34	25,199	741.15	926.44
AR	13	20,638	1,587.53	1,984.42
AZ	73	145,411	1,991.94	2,489.92
CA	296	572,146	1,932.93	2,416.16
CO	38	58,020	1,526.83	1,908.54
DC	1	6,493	6,492.76	8,115.95
FL	284	533,168	1,877.35	2,346.69
GA	55	78,711	1,431.11	1,788.89
IA	42	51,589	1,228.31	1,535.39
ID	19	33,043	1,739.12	2,173.90
IL	198	298,796	1,509.07	1,886.34
IN	99	123,867	1,251.18	1,563.98
KS	10	6,804	680.36	850.45
KY	121	159,184	1,315.57	1,644.47
LA	3	2,857	952.37	1,190.47
MA	21	38,211	1,819.58	2,274.48
MD	3	5,246	1,748.69	2,185.86
MI	61	100,100	1,640.98	2,051.23
MO	107	161,363	1,508.07	1,885.08
MS	22	24,706	1,123.00	1,403.75
MT	26	23,704	911.70	1,139.62
NC	29	29,422	1,014.56	1,268.20
NE	54	68,616	1,270.67	1,588.33
NH	6	8,870	1,478.39	1,847.99
NM	14	29,143	2,081.64	2,602.05
NV	3	3,759	1,252.97	1,566.22
OH	128	159,523	1,246.27	1,557.84
OK	28	29,030	1,036.79	1,295.98
OR	56	51,907	926.91	1,158.63
PA	11	8,879	807.19	1,008.99
SD	20	11,865	593.27	741.58
TN	142	217,195	1,529.54	1,911.93
TX	141	287,863	2,041.58	2,551.98
UT	18	25,646	1,424.77	1,780.96
VA	42	81,154	1,932.25	2,415.31
VT	10	13,615	1,361.48	1,701.85
WA	32	23,930	747.80	934.75
WI	18	12,485	693.59	866.99
WV	6	3,730	621.59	776.99
WY	9	8,410	934.48	1,168.10
Nationwide	2,293	3,544,300	1,545.70	1,932.13
Nationwide				
excl Florida	2,009	\$3,011,132	\$1,498.82	\$1,873.53

Exhibit 2 Historical Claim Experience through 12/31/2006

	Experience by Calendar Year						
Cal Year	Earned Premium	Incd Claims	Paid Claims	Incd Loss Ratio			
1987	86,684	155,803	155,803	179.7%			
1988	13,283,502	4,314,416	4,314,416	32.5%			
1989	18,265,075	7,931,892	7,931,892	43.4%			
1990	22,416,125	9,694,149	9,694,149	43.2%			
1991	24,231,783	11,716,933	11,716,933	48.4%			
1992	19,206,130	10,105,779	10,105,779	52.6%			
1993	16,512,044	10,240,448	10,240,448	62.0%			
1994	15,140,895	10,579,391	10,579,391	69.9%			
1995	13,390,777	8,767,492	8,767,492	65.5%			
1996	11,751,549	7,573,127	7,573,127	64.4%			
1997	10,061,259	7,083,141	7,083,141	70.4%			
1998	8,701,811	6,804,938	6,804,938	78.2%			
1999	7,301,264	5,120,577	5,120,577	70.1%			
2000	6,698,476	5,751,629	5,751,629	85.9%			
2001	5,903,801	5,423,412	5,371,458	91.9%			
2002	5,093,062	5,004,342	4,868,765	98.3%			
2003	4,386,063	6,584,944	6,002,820	150.1%			
2004	3,917,449	4,049,432	3,238,606	103.4%			
2005	3,329,892	5,482,196	2,584,012	164.6%			
2006	2,812,428	3,121,142	462,250	111.0%			
Total	212,490,068	135,505,184	128,367,626	63.8%			
Accumulated @5.0%	398,507,253	235,731,330	228.045.188	59.2%			

Experience by Policy Year					
Pol Year	Earned Premium	Incd Claims	Paid Claims	Incd Loss Ratio	
1	41,345,556	9,297,476	9,297,476	22.5%	
2	26,007,745	14,482,073	14,482,073	55.7%	
3	22,172,477	13,646,999	13,646,999	61.5%	
4	18,517,306	11,850,969	11,804,071	64.0%	
5	15,667,075	9,582,652	9,582,652	61.2%	
6	14,012,240	8,932,683	8,932,683	63.7%	
7	12,284,560	9,213,676	9,213,676	75.0%	
8	10,803,969	8,533,662	8,533,662	79.0%	
9	9,262,662	7,334,661	7,334,661	79.2%	
10	8,138,996	6,050,482	5,998,528	74.3%	
11	7,847,776	6,510,588	6,510,588	83.0%	
12	5,865,559	4,261,584	4,241,245	72.7%	
13	4,971,937	4,199,528	3,987,485	84.5%	
14	4,715,020	5,248,843	4,690,023	111.3%	
15	3,960,274	6,198,986	4,759,874	156.5%	
16	3,112,143	4,719,694	2,936,974	151.7%	
17	1,955,962	2,453,660	1,366,658	125.4%	
18	1,156,807	1,927,372	806,436	166.6%	
19	559,102	850,527	210,617	152.1%	
20	132,106	209,070	31,245	158.3%	
21	795	0	0	0.0%	
Total	212,490,068	135,505,184	128,367,626	63.8%	

Exhibit 3
Projection of Lifetime Experience with Requested Rate Increase

Accumulated/Discounted @ 5.0%							
Earned Prem Incd Claims Loss Ratio							
Historical	398,507,253	235,731,330	59.2%				
Proj Future	14,803,767	31,476,612	212.6%				
Lifetime	413,311,020	267,207,941	64.7%				

Non-Accumulated/Discounted Basis							
Earned Prem Incd Claims Loss Ratio							
Historical	212,490,068	135,505,184	63.8%				
Proj Future	18,701,803	41,827,913	223.7%				
Lifetime	231,191,871	177,333,097	76.7%				

	Detail by	Year	
CalYear	Earned Prem	Incd Claims	Loss Ratio
1987	86,684	155,803	179.7%
1988	13,283,502	4,314,416	32.5%
1989	18,265,075	7,931,892	43.4%
1990	22,416,125	9,694,149	43.2%
1991	24,231,783	11,716,933	48.4%
1992	19,206,130	10,105,779	52.6%
1993	16,512,044	10,240,448	62.0%
1994	15,140,895	10,579,391	69.9%
1995	13,390,777	8,767,492	65.5%
1996	11,751,549	7,573,127	64.4%
1997	10,061,259	7,083,141	70.4%
1998	8,701,811	6,804,938	78.2%
1999	7,301,264	5,120,577	70.1%
2000	6,698,476	5,751,629	85.9%
2001	5,903,801	5,423,412	91.9%
2002	5,093,062	5,004,342	98.3%
2003	4,386,063	6,584,944	150.1%
2004	3,917,449	4,049,432	103.4%
2005	3,329,892	5,482,196	164.6%
2006	2,812,428	3,121,142	111.0%
2007	2,467,010	4,371,821	177.2%
2008	2,315,101	4,220,077	182.3%
2009	2,328,127	4,024,793	172.9%
2010	2,026,379	3,790,701	187.1%
2011	1,736,394	3,524,015	203.0%
2012	1,479,711	3,232,494	218.5%
2013	1,248,770	2,924,997	234.2%
2014	1,042,062	2,610,598	250.5%
2015	861,388	2,297,940	266.8%
2016	704,741	1,994,969	283.1%
2017	570,395	1,708,260	299.5%
2018	456,491	1,442,916	316.1%
2019	361,000	1,202,253	333.0%
2020	281,962	988,118	350.4%
2021	217,371	800,969	368.5%
2022	165,320	640,404	387.4%
2023	123,952	504,910	407.3%
2024	91,605	392,657	428.6%
2025	66,723	301,287	451.6%
2026	47,890	228,154	476.4%
2027	33,899	170,628	503.3%
2028	23,684	126,182	532.8%
2029	16,360	92,385	564.7%
2030+	35,466	236,383	666.5%
	,	- ,	

Exhibit 4
Projection of Lifetime Experience without Requested Rate Increase

Accumulated/Discounted @ 5.0%							
Earned Prem Incd Claims Loss Ratio							
Historical	398,507,253	235,731,330	59.2%				
Proj Future	12,689,701	31,476,612	248.0%				
Lifetime	411,196,954	267,207,941	65.0%				

Non-Accumulated/Discounted Basis							
Earned Prem Incd Claims Loss Ratio							
Historical	212,490,068	135,505,184	63.8%				
Proj Future	15,866,931	41,827,913	263.6%				
Lifetime	228,357,000	177,333,097	77.7%				

	Detail by	Year	
CalYear	Earned Prem	Incd Claims	Loss Ratio
1987	86,684	155,803	179.7%
1988	13,283,502	4,314,416	32.5%
1989	18,265,075	7,931,892	43.4%
1990	22,416,125	9,694,149	43.2%
1991	24,231,783	11,716,933	48.4%
1992	19,206,130	10,105,779	52.6%
1993	16,512,044	10,240,448	62.0%
1994	15,140,895	10,579,391	69.9%
1995	13,390,777	8,767,492	65.5%
1996	11,751,549	7,573,127	64.4%
1997	10,061,259	7,083,141	70.4%
1998	8,701,811	6,804,938	78.2%
1999	7,301,264	5,120,577	70.1%
2000	6,698,476	5,751,629	85.9%
2001	5,903,801	5,423,412	91.9%
2002	5,093,062	5,004,342	98.3%
2003	4,386,063	6,584,944	150.1%
2004	3,917,449	4,049,432	103.4%
2005	3,329,892	5,482,196	164.6%
2006	2,812,428	3,121,142	111.0%
2007	2,467,010	4,371,821	177.2%
2008	2,164,069	4,220,077	195.0%
2009	1,887,817	4,024,793	213.2%
2010	1,634,176	3,790,701	232.0%
2011	1,400,318	3,524,015	251.7%
2012	1,193,315	3,232,494	270.9%
2013	1,007,073	2,924,997	290.4%
2014	840,372	2,610,598	310.6%
2015	694,668	2,297,940	330.8%
2016	568,339	1,994,969	351.0%
2017	459,996	1,708,260	371.4%
2018	368,138	1,442,916	391.9%
2019	291,129	1,202,253	413.0%
2020	227,389	988,118	434.5%
2021	175,299	800,969	456.9%
2022	133,323	640,404	480.3%
2023	99,962	504,910	505.1%
2024	73,875	392,657	531.5%
2025	53,809	301,287	559.9%
2026	38,621	228,154	590.7%
2027	27,338	170,628	624.1%
2028	19,100	126,182	660.6%
2029	13,194	92,385	700.2%
2030+	28,602	236,383	826.5%

GHC-7204, GHC-8014, GHC-8041, GHC-9041, GHC-9087, GHC-9192, GHC-9204, GHC-9278, GHC-9312, GHC-9391, & all applicable riders

Exhibit 5 Rate History by Form

Form #	Rate Increase History for Arkansas
GHC-7204	25.0% effective 5/152003, 10.0% effective 4/28/2005
GHC-8014	None prior
GHC-8041	None prior
GHC-9041	15.0% effective 8/25/1993
GHC-9087	25.0% effective 6/10/2003, 10.0% effective 4/28/2005
GHC-9192	15.0% effective 06/01/1993, 15.00% effective 02/15/1995, 25.00% effective 07/10/2003, 10.00% effective 04/28/2005
GHC-9204	25.0% effective 5/152003, 10.0% effective 4/28/2005
GHC-9278	20.0% effective 02/15/1995
GHC-9312	None prior
GHC-9391	None prior

RATES SECTION

Rates in a typical ratesheet format are not available for all forms. The following is a listing of current premiums being charged, sorted by pertinent categories. Premiums for policies active in your state at 12/31/2006 are shown before and after the requested rate increase.

GROSS ANNUALIZED PREMIUM LIST

Janua St	Form #	Dalion #	Candan	Ioona Aca	Elim Donio d	Dan Dania d	\$Daily Benft	ROP Rider?	Donofit Description	Current Premium	Proposed Premium
Issue St	Form #	Policy #	Gender	Issue Age	Elim Period	Ben Period	spany benn	ROP Rider?	Benefit Description	Fieilliulli	
AR	GHC9041	PL0322698A	F	68	100D	3Y	70	N	3Y BEN 100D ELI	721.05	901.31
AR	GHC9087	PL0440414A	F	64	0D	6Y	50	N	6Y BEN 0D ELI STD	552.00	690.00
AR	GHC9087	PL0459074A	F	64	100D	3Y	50	N	3Y BEN 100D ELI STD	596.15	745.18
AR	GHC9087	PL0614726A	F	64	100D	3Y	70	N	3Y BEN 100D ELI STD	854.71	1,068.38
AR	GHC9087	PL0464599A	M	64	100D	3Y	70	N	3Y BEN 100D ELI STD	939.48	1,174.35
AR	GHC9087	PL0599631A	M	64	100D	3Y	70	N	3Y BEN 100D ELI PRF	723.36	904.20
AR	GHC9087	PL0462729A	M	72	0D	2Y	30	N	2Y BEN 0D ELI STD	810.48	1,013.10
AR	GHC9192	PL0788236A	F	56	0D	4Y	60	N	4Y BEN PRF	1,293.24	1,616.55
AR	GHC9278	PL0706514A	F	61	100D	3Y	60	N	3Y BEN 100D ELI PRF	948.00	1,185.00
AR	GHC9278	PL0893154A	F	62	100D	2Y	60	N	2Y BEN 100D E SSEL AREA B	590.96	738.70
AR	GHC9278	PL0663880A	F	68	100D	LIF	50	N	LT BEN 100D ELI PRF	4,903.20	6,129.00
AR	GHC9278	PL0720027A	F	71	0D	3Y	50	N	3Y BEN 0D ELI PRF	2,715.84	3,394.80
AR	GHC9278	PL0720026A	M	83	0D	2Y	50	N	2Y BEN 0D ELI PRF	4,989.48	6,236.85